

IN THE SPECIFICATION:

Please amend the Specification as follows:

Please replace the paragraph beginning on page 40, line 4, with the following new paragraph:

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Σ 2 -- The present invention can also be utilized in order to provide notification to an individual investor of a state of ~~a state of~~ a factor, a change in a factor, an estimated change in a factor, a state of a factor ratio, a change in a factor ratio, and/or an estimated change in a factor ratio. The present invention can also provide an individual with notification of projected movements in, and/or behavior of, any of the herein-described markets, indices, stocks, bonds, securities, portfolios of securities, mutual funds, trusts, currencies, commodities, foreign exchange rates, interest rates, currencies, utility services and/or utility products, energy services and/or energy products, telecommunication services and/or telecommunication products, debt products, credit products, credit derivative products, derivatives, options, futures, forwards, and/or other contracts associated therewith and/or related thereto, and/or any other financial

EQ instruments and/or other instruments, which may be of interest to the individual. --

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Please replace the paragraph beginning on page 44, line 3, with the following new paragraph:

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EQ<sup>3</sup> -- As used herein, the term "commodity", or the plural of same, refers to any commodities which can be the subject of commerce and can include, but which is not limited to, agricultural commodities, food commodities, energy commodities, utility commodities, utility services, utility products, energy services, energy products, telecommunication services, telecommunication products, communication bandwidth services, communication bandwidth products, oil products, natural gas products, wireless communication services, and/or any other commodities which can be sold, purchased, traded, and/or exchanged, on any commodities exchange. --

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Please replace the paragraph beginning on page 44, line 17, with the following new paragraph:

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EQ -- As used herein, the term "derivative", or the plural of same, refers to any options, futures, forwards,

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options contracts, futures contracts, forwards contracts, energy contracts, utility contracts, commodity contracts, foreign exchange rate contracts, interest rate contracts, credit instruments, credit derivatives, credit product contracts, debt instruments, debt derivatives, debt instruments, LEAPS, etc., and/or any other derivative instruments which are, or which can be, associated with any of the markets, indices, stocks, bonds, securities, portfolios of securities, mutual funds, trusts, currencies, commodities, foreign exchange rates, interest rates, currencies, utility services and/or utility products, energy services and/or energy products, telecommunication services and/or telecommunication products, debt products, credit products, credit derivative products, derivatives, options, futures, forwards, and/or other contracts associated therewith and/or related thereto, and/or any other financial instruments and/or other instruments, described herein. --

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Please replace the paragraph beginning on page 77, line 16, with the following new paragraph:

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-- The database 10H also contains data and/or information regarding issuers ~~if~~ of securities, portfolios

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of securities, mutual funds, trusts, such as publicly traded companies, privately held companies, financial intermediaries, banks, and insurance companies. The database 10H can contain price/earnings ratio information, debt/equity ratio information, asset management measures and information, cash coverage ratio information, current ratio information, long-term debt ratio information, long-term solvency measures and information, market to book ratio information, Beta of the security, any technical and/or fundamental measure or ration of the security of the corresponding security issuer or company, market capitalization information, market value measures and information, profitability measures information, quick ratio information, short-term solvency measures and information, book value information, dividend yield information, stock price information compiled by and for any time periods or intervals (i.e. days, hours, minute, seconds), including stock prices tabulations by time of day, time of week, time of month, month of year (i.e. "the January" effect"), time of year, yield percentage information, dividend percentage information, security offerings information, initial public offering information, stock split information, dividend information, including declaration of dividends and dividend payments, debt to

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equity conversion information, earnings information,  
earnings reports, earnings estimates information, earned  
interest ratio and information, total debt ratio and  
information, bond ratings and ratings information,  
including ratings by Moody's and Standard & Poors and other  
rating agencies, borrowing data and/or information, major  
shareholder data and/or information, executive and/or key  
employee hiring and/or firings, patents granted, patents  
acquired, intellectual property granted and/or acquired,  
mergers, acquisitions, licenses granted, licenses acquired,  
insider trading activity, insider and/or director, officer,  
major shareholder, founder, and/or employee sale of stock,  
including lockout trades and/or trades or sales following  
public offering activity and/or following prohibited sales  
periods after public offerings, insider and/or director,  
officer, major shareholder, founder, and/or employee  
purchase of stock, and/or any other security-specific  
and/or company-specific data and/or information which can  
or may be useful in performing financial analysis, market  
analysis and/or financial forecasting regarding any of the  
securities, portfolios of securities, mutual funds, trusts,  
and/or markets described herein. --

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Please replace the paragraph beginning on page

79, line 14, with the following new paragraph:

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§ 6  
-- The database 10H also contains information regarding any of the security issuers or companies described herein which may be provided by sources internal to the security issuers or companies and/or sources external ~~form~~ from the security issuers or companies. The database 10H also contains data and/or information concerning investment portfolios, mutual funds, open ended funds, closed end funds, investment trusts, and/or any other financial investment vehicles (hereinafter collectively referred to as "portfolio"), including beat of the portfolio, return, annual returns, one year average return, three year return, five year return, return form any time period or interval, investment strategy information, investment strategy information changes and/or updates, portfolio component securities, portfolios of securities, mutual funds, trusts, portfolio components, component composition percentages, portfolio managers, investment strategies and/or goals and information relating thereto and/or to changes and/or updates thereto. --

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Please replace the paragraph beginning on page 90, line 8, with the following new paragraph:

57 -- Figure 4 illustrates the financial institution or financial intermediary computer 30, in block diagram form. The financial institution or financial intermediary computer 30, in the preferred embodiment, is a network computer or computer system which is utilized to access and/or to communicate with any of the computers 10, 20, 30, 40 and/or 50, described herein. In the preferred embodiment, the financial institution or financial intermediary computer 30 includes a central processing unit or CPU 30A, which in the preferred embodiment, is a microprocessor. The CPU 30A may also be a microcomputer, a minicomputer, a macro-computer, and/or a mainframe computer, depending upon the application. --

Please replace the paragraph beginning on page 99, line 10, with the following new paragraph:

58 -- The data and/or information which is stored in the database 10H can be entered and/or ~~updates~~ updated manually by an operator, automatically by a communication link from the respective information sources, and/or via links, communication links, and/or dynamically linked lists, to, and/or with, any of the other databases 10H, 20H, 30H,

40H, and/or 50H, and/or any other external information source. Any of the data and/or information stored in any of the databases 10H, 20H, 30H, 40H, and/or 50H, and/or any other external information source, utilized in the present invention, can be updated at specified time intervals, at certain times, times of day, days, days of week, daily, weekly, bi-weekly, monthly, quarterly, semi-annually, annually, and/or at any of the time interval or period, upon the occurrence of certain events, upon the occurrence of a factor, a security, a security factor, and/or upon the occurrence of any pre-specified event or activity. --

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Please replace the paragraph beginning on page 115, line 7, with the following new paragraph:

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-- The present invention can also be utilized so as to provide notification to an individual of a change or changes in a factor or factors as well as ~~providing~~ provide information concerning a market, index, stock, bond, security, portfolio of securities, mutual fund, trust, currency, commodity, foreign exchange rate, interest rate, utility service, utility product, energy service, energy product, telecommunication service, telecommunication product, debt product, credit product, credit derivative



product, derivative, option, future, forward, and/or other contract associated therewith and/or related thereto, and/or any and/or other financial instrument or related instrument or product, and/or any portfolio(s) which may be correlated with the factor or factors, with any changes in the respective factor or factors, historical information regarding any correlation between the financial market, market index, stock, bond, security, portfolio of securities, mutual fund, trust, currency, commodity, foreign exchange rate, interest rate, utility service, utility product, energy service, energy product, telecommunication service, telecommunication product, debt product, credit product, credit derivative product, derivative, option, future, forward, and/or other contract associated therewith and/or related thereto, and/or any and/or other financial instrument or related instrument or product, and/or forecasts of behavior and/or value and/or price movement and/or fluctuation in, and/or regarding, the financial market, market index, stock, bond, security, portfolio of securities, mutual fund, trust, currency, commodity, foreign exchange rate, interest rate, utility service, utility product, energy service, energy product, telecommunication service, telecommunication product, debt product, credit product, credit derivative product,

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derivative, option, future, forward, and/or other contract associated therewith and/or related thereto, and/or any and/or other financial instrument or related instrument or product. --

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Please replace the paragraph beginning on page 130, line 1, with the following new paragraph:

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-- At step 204, the central processing computer 10 will also~~r~~ perform any requested statistical and/or forecasting calculations and/or analyses in order to provide forecasts for the respective and/or any stock(s), bond(s), security or securities, portfolio(s) of securities, market instrument(s), index instrument(s), financial market(s), market index or indices, mutual fund(s), trust(s), currency or currencies, commodity or commodities, foreign exchange rate(s), interest rate(s), utility service(s) and/or utility product(s), energy service(s) and/or energy product(s), telecommunication service(s) and/or telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), and/or other contract(s) associated therewith and/or related thereto, and/or any other financial

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instrument(s) and/or other instrument(s), as these forecasts may relate to the factor and/or factor ratio information and/or as the forecast may relate to any other information. --

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Please replace the paragraph beginning on page 131, line 1, with the following new paragraph:

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-- The report can contain a list of factors and/or factor models, which were either specifically requested and/or identified, and/or which were identified as being responsive to the request and/or which were identified as having been recently changed and/or updated and/or modified. The report can also contain information regarding the state(s), value(s), changes in value(s), and/or percent changes in value(s), of the factors, factor ratios, and/or any and/or any stock(s), bond(s), security or securities, portfolio(s) of securities, market instrument(s), index instrument(s), financial market(s), market index or indices, mutual fund(s), trust(s), currency or currencies, commodity or commodities, foreign exchange rate(s), interest rate(s), utility service(s) and/or utility product(s), energy service(s) and/or energy product(s), telecommunication service(s) and/or

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telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), and/or other contract(s) associated therewith and/or related thereto, and/or any other financial instrument(s) and/or other instrument(s), which serve as factors, commodities which serve as factors, factors which serve as factors, and/or information regarding any and/or any stock(s), bond(s), security or securities, portfolio(s) of securities, market instrument(s), index instrument(s), financial market(s), market index or indices, mutual fund(s), trust(s), currency or currencies, commodity or commodities, foreign exchange rate(s), interest rate(s), utility service(s) and/or utility product(s), energy service(s) and/or energy product(s), telecommunication service(s) and/or telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), and/or other contract(s) associated therewith and/or related thereto, and/or any other financial instrument(s) and/or other instrument(s), which were either requested and/or identified as a result of the request at step 203 and/or identified as a result of the processing at step 204. --

Please replace the paragraph beginning on page 147, line 9, with the following new paragraph:

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912 -- The report can contain a list of factors and/or factor models, which were identified as being correlated with the portfolio(s), investment portfolio(s), security, and/or securities, comprising same, and/or which were identified as being responsive to the request and/or which were identified as having been recently changed and/or updated and/or modified. The report can also contain information regarding the state(s), value(s), changes in value(s), and/or percent changes in value(s), of the factors, factor ratios, stock(s), bond(s), security or securities, portfolio(s) of securities, an investment portfolio(s), a commodities portfolio(s), market instrument(s), index instrument(s), financial market(s), market index or indices, mutual fund(s), trust(s), currency or currencies, commodity or commodities, foreign exchange rate(s), interest rate(s), utility service(s) and/or utility product(s), energy service(s) and/or energy product(s), telecommunication service(s) and/or telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), and/or other contract(s)

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associated therewith and/or related thereto, and/or any other financial instrument(s) and/or other instrument(s), which serve as factors, and/or factors which serve as factors, and/or information regarding the investment portfolio, the security, commodity, securities, commodities, portfolios of securities, portfolio of commodities, mutual funds, trusts, comprising same, which may have been either requested and/or identified as a result of the request at step 303 and/or identified as a result of the processing at step 304. --

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Please replace the paragraph beginning on page 161, line 5, with the following new paragraph:

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-- The report can contain a list of factors and/or factor models, which were either specifically requested and/or identified, and/or which were identified as being responsive to the request and/or which were identified as having been recently changed and/or updated and/or modified. The report can also contain information regarding the state(s), value(s), changes in value(s), and/or percent changes in value(s), of the factors, factor ratios, stock(s), bond(s), security or securities, portfolio(s) of securities, market instrument(s), index

instrument(s), mutual fund(s), trust(s), currency or currencies, commodity or commodities, foreign exchange rate(s), interest rate(s), utility service(s) and/or utility product(s), energy service(s) and/or energy product(s), telecommunication service(s) and/or telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), and/or other contract(s) associated therewith and/or related thereto, and/or any other financial instrument(s) and/or other instrument(s), which serve as factors, and factors which serve as factors, and/or information regarding any stock(s), bond(s), security or securities, portfolio(s) of securities, market instrument(s), index instrument(s), mutual fund(s), trust(s), currency or currencies, commodity or commodities, foreign exchange rate(s), interest rate(s), utility service(s) and/or utility product(s), energy service(s) and/or energy product(s), telecommunication service(s) and/or telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), and/or other contract(s) associated therewith and/or related thereto, and/or any other financial instrument(s) and/or other instrument(s), which were either requested and/or

§13 identified as a result of the request at step 403 and/or  
identified as a result of the processing at step 405. --

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Please replace the paragraph beginning on page  
186, line 9, with the following new paragraph:

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§14 -- The report can also include a description of  
any actions taken by the central processing computer 107 on  
behalf of the individual. For example, the report may  
notify the individual that the central processing computer  
10 has purchased, bought, sold, traded, borrowed,  
exchanged, obtained a position in, and/or liquidated a  
position in, any stock(s), bond(s), security or securities,  
portfolio(s) of securities, market instrument(s), index  
instrument(s), mutual fund(s), trust(s), currency or  
currencies, commodity or commodities, foreign exchange  
rate(s), interest rate(s), utility service(s) and/or  
utility product(s), energy service(s) and/or energy  
product(s), telecommunication service(s) and/or  
telecommunication product(s), debt product(s), credit  
product(s), credit derivative product(s), derivative(s),  
option(s), future(s), forward(s), and/or other contract(s)  
associated therewith and/or related thereto, and/or any  
other financial instrument(s) and/or other instrument(s),



§14 for, or on behalf of, the individual and/or in the  
individual's account, and/or performed any other operation  
pursuant to the individual's instructions at step 503. --

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